IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

) CASE NO.: 20-70314
In re:)
BRIAN A LAURITSEN)
BOBBIE M LAURITSEN) JUDGE: JEFFERY A DELLER
Debtor(s).)
)
)
)
)
)

MORTGAGE SERVICER'S NOTICE OF DEBTOR'S REQUEST FOR TEMPORARY FORBEARANCE DUE TO THE COVID-19 PANDEMIC

Now comes JPMorgan Chase Bank, National Association ("Creditor") and hereby submits Notice to the Court of the Debtor's request for temporary mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

Due to recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor initiated, and Creditor has provided a further temporary suspension of mortgage payments for the period of 6 months. Creditor holds a secured interest in real property commonly known as 840 24TH STREET, ALTOONA, PA 16601 as evidenced by claim number 0 on the Court's claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. This arrangement does not amend or modify the Debtor's chapter 13 plan or create a repayment plan. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks the Debtor or Counsel for the Debtor make those requests through Creditor's Loss Mitigation Team at (877) 496-3138.

Per the request, Debtor will resume Mortgage payments beginning 10/1/2020 and will be required to cure the delinquency created by the forbearance period (hereinafter "forbearance arrears") through loss mitigation

Case 20-70314-JAD Doc 21 Filed 07/24/20 Entered 07/24/20 15:09:08 Desc Main Document Page 2 of 3

arrangements, a bankruptcy consent order or through an amended or modified chapter 13 bankruptcy plan. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves it rights to seek relief from the automatic stay upon expiration of the forbearance period.

Respectfully submitted,

/s/ Ciro A Mestres

Ciro A Mestres Agent for Creditor McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076

Phone: 678-281-6539

Ciro.Mestres@mccalla.com

CERTIFICATE OF SERVICE

I certify that a true and accurate copy of the foregoing Notice of Debtor's Request for Temporary

Forbearance was served upon the following parties in the following fashion on this 24th day of July, 2020:

BRIAN A LAURITSEN BOBBIE M LAURITSEN 130 E 21ST AVE, ALTOONA, PA 16601 (Served via US Mail)

LAWRENCE W WILLIS 201 PENN CENTER BLVD, PITTSBURGH, PA 15235

(Served via ECF Notification)

RONDA J WINNECOUR 600 GRANT ST STE 3250 USX TWR, PITTSBURGH, PA 15219 (Served via ECF Notification)

Date: 7/24/2020 By: /s/ Ciro A Mestres
Ciro A Mestres